

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Frank E. Kramer  
 Martina A. Kramer  
 Debtors

Case No. 14-19972-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 1  
 Total Noticed: 12

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.

db/jdb +Frank E. Kramer, Martina A. Kramer, 2427 Continental Drive, Warrington, PA 18976-1743  
 13534372 +Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825,  
 Fountain Valley, CA 92728-0825  
 13504744 +Police and Fire Federal Credit Union, 901 Arch Street, Phila., Pa. 19107-2495

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Oct 12 2019 03:06:44 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2019 03:05:45  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 12 2019 03:06:34 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13514576 EDI: BECKLEE.COM Oct 12 2019 06:53:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

13522469 +EDI: CITICORP.COM Oct 12 2019 06:53:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493

13469443 EDI: DISCOVER.COM Oct 12 2019 06:53:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025

13498437 E-mail/Text: bankruptcy.bnc@ditech.com Oct 12 2019 03:05:32 GREEN TREE SERVICING LLC,  
 P.O. BOX 6154, RAPID CITY SD, 57709-6154, 888-298-7785

13478435 EDI: JEFFERSONCAP.COM Oct 12 2019 06:53:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-

13532646 +EDI: WFFC.COM Oct 12 2019 06:53:00 Wells Fargo Bank, N.A.,  
 Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,  
 Fort Mill, SC 29715-7203

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13446030 IRS

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
 JOSEPH R. LOVERDI on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION  
 Loverdij@PFFCU.org, divellod@pffcu.org  
 PAUL H. YOUNG on behalf of Debtor Frank E. Kramer support@ymalaw.com, ykaecf@gmail.com,  
 paullawyers@gmail.com, pyoung@ymalaw.com, youngpr83562@notify.bestcase.com  
 PAUL H. YOUNG on behalf of Joint Debtor Martina A. Kramer support@ymalaw.com, ykaecf@gmail.com,  
 paullawyers@gmail.com, pyoung@ymalaw.com, youngpr83562@notify.bestcase.com  
 PETER J. ASHCROFT on behalf of Creditor GREEN TREE SERVICING LLC pashcroft@bernsteinlaw.com,  
 ckutch@ecf.courtdrive.com, acarr@bernsteinlaw.com  
 REBECCA ANN SOLARZ on behalf of Creditor Citizens Bank, N.A. bkgroup@kmlawgroup.com  
 THOMAS YOUNG.HAE SONG on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
 philaecf@gmail.com  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 10

Information to identify the case:			
Debtor 1	<b>Frank E. Kramer</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Martina A. Kramer</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>14-19972-amc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank E. Kramer  
aka Erik Kramer

Martina A. Kramer

10/10/19

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**